



*"When the lease was about up on our apartment, we started looking to buy a home. When we were deciding where to get our home loan, we looked to WPCU because we were already members. It worked out well. You felt really comfortable, like you were a person, not a number. The whole process of setting up the mortgage was painless. We're very happy with WPCU."*

*- Jim and Terrie B., Members since 1999*

## SURPRISING PRODUCTS AND UNEXPECTED SERVICE

As not-for-profit, member-owned financial cooperatives, credit unions have the unique ability to make a difference for you and your family! We make sure your relationship is a satisfying one by providing service above and beyond what you have come to expect from a financial institution. No one will work harder to earn your trust and confidence.

WPCU is committed to helping you and your family through life. We do not simply offer checking accounts, mortgages, car loans and IRAs. We do something much more fundamental: we help you and your family live happier, more financially secure lives, no matter what important stage of life you're in.

### Vision Statement

Our vision is to be the best organization our member-owners have ever experienced and the best place our partner-employees have ever worked.

### Mission Statement

Our mission is to help people through life.

Directors, eligible credit union members have a voice in major issues affecting the credit union. All elected officials (other than employees) serve voluntarily and without pay, including the Board of Directors.

**So you are not a customer - you are one of the owners.**

## CREDIT UNION ADVANTAGE

WPCU is operated for your benefit, not for someone else's profit. All members share the rewards of its strength and success in the form of affordable rates on loans; great returns on your savings; excellent growth of the money you have invested for the future; special programs to help you manage your finances; and low or no fees for all services and products.

We are also committed to providing you with the surprising products and unexpected level of service you deserve. We understand how hard you have worked to earn your money. We understand the dreams you have for yourself and your family and also understand that everyone needs help at some time. Your credit union isn't just there for you - we are you. And we are thousands of other people with goals, dreams and financial needs, just like you. **That's the credit union difference!**

## THE CREDIT UNION DIFFERENCE

Is a credit union like a bank? Yes and no. As a member of a credit union, you have access to most of the same consumer services a bank offers - savings, checking, loans, credit cards, IRAs, financial planning, ATMs and more. Your funds are also federally insured and your day-to-day transactions work much like they would through a bank. But the accounts and services we offer are simply the tools we use to help make you happier, more secure and more productive than if you had chosen another financial institution.

And there is a bigger difference. A credit union's earnings don't go to stockholders. They come to you - in the forms of better value, great rates, lower rates, convenience and member service. **That's the credit union difference!**

Every member of a credit union is a "major shareholder." By having the opportunity to vote in the election of the Board of

## WPCU'S FINANCIAL SERVICES

Although we take a conservative, responsible approach to handling our members' money, WPCU has a progressive attitude toward products and services. We are continually adding and



expanding our products to meet our members' needs and looking for opportunities to provide our members better deals on their financial services.

## Savings Accounts to Help Your Money Grow

Your WPCU savings are recorded as "shares." Because we are a financial cooperative, your shares represent your part-ownership of WPCU. At WPCU, your TrueSaver® share account will earn dividends – in much the same way a bank savings account earns interest – from the first penny saved.

## A Checking Account That's Fair

At WPCU, we understand what you're looking for in a checking account. You want it to be simple, fair and easy to use, with no hidden fees and charges. Plus, with your debit card you'll have access to plenty of ATMs wherever you are.

## Share Insurance to Protect Your Hard-Earned Money

All WPCU shares (including savings accounts, checking accounts, money market accounts, share certificates and club accounts) are federally insured up to a total of \$250,000 per ownership interest by the National Credit Union Administration (NCUA). The NCUA is an agency of the federal government, similar to the Federal Deposit Insurance Corporation (FDIC). The NCUA insures an additional \$250,000 per ownership interest on Individual Retirement Accounts.

## Guidance on Planning for Retirement

The CFS\* financial advisors and registered representatives on WPCU's Retirement Solutions team, available through CFS,\* are here to sit down with you side-by-side and help you make sense of all the information available when trying to plan for your retirement.

## Affordable Loans for the Things You Need

Loans are available to all members of WPCU with approved credit. You'll find our loan rates and payment terms are easier on your budget than those required by a bank.

Our goal is to help you keep more of your hard-earned money. We can help you save money on your auto loan, credit card, student loan and even your home loan. We offer several mortgage programs to help make your dream home a reality. WPCU is also here to help you evaluate and prepare your finances before you purchase your home.

With our wide range of financial services, WPCU members enjoy convenience, flexibility and savings. Services like our online loan application, Online Banking, Mobile Banking, Mobile Deposit, eNotices, eAlerts, eStatements, Online Bill Pay and Call-24 allow members to access their accounts or apply for loans 24 hours a day, 7 days a week in the comfort and convenience of their home or office. Direct deposit and ATM/Debit card access are also among the other services offered by WPCU.

## GIVING MEMBERS GREAT VALUE

Thank you for being a WPCU member. We are excited to serve you. You can visit any one of our member centers, go online to [WPCU.coop](http://WPCU.coop) or call us at (800) 762-0047 or (937) 912-7000 for great member service.

SAVE BETTER • BORROW SMARTER • LEARN A LOT!

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. WPCU has contracted with CFS to make non-deposit investment products and services available to credit union members.